

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:

Lopinia L R Roe

CHAPTER 13

CASE NO. 20-41328-PJS

JUDGE PHILLIP J SHEFFERLY

Debtor

/

TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN

Now Comes the Chapter 13 Trustee, KRISPEN S. CARROLL, and files her objections pursuant to E.D. Mich. LBR 3015-3(a) and opposes confirmation of the Chapter 13 Plan where it does not comply with Bankruptcy Code provisions, 11 U.S.C. §§ 1325, 1322, other applicable provisions of Title 11 Chapter 13 and Local Bankruptcy Rules, as follows:

1. Trustee requires debtor to remit the 2019 income tax refund to the Trustee within 14 days of receipt.
2. The Trustee objects to the failure to provide for Wintrust Mortgage on the Matrix and believes that creditor may not have been adequately advised of the pendency of these proceedings.
3. Trustee questions debtor's valuation of the real property on Schedule A and requests a recent real property tax bill with State Equalized Value statement and any other documentation upon which debtor relies, as it may affect the best interest of creditors pursuant to 11 U.S.C. § 1325(a)(4). Trustee further requests a copy of the last deed of record, for debtor's real property.
4. Trustee requires verification debtor is setting aside funds monthly for property taxes.
5. Trustee requires verification of debtor's auto insurance and extended warranty

expense.

6. The Trustee objects to the retention of and payment on a 2016 Ford Escape with a monthly payment of \$545 per month (plus \$600 insurance), which is a luxury item and not reasonably necessary for the debtor's maintenance and support in this 60-month, \$0% base Plan as it affects disposable income pursuant to 11 U.S.C. § 1325(b)(1).
7. Trustee objects to debtor's retention of 958 Fond, Idlewild, MI which is a drain on debtor's bankruptcy estate as it affects disposable income pursuant to 11 U.S.C. § 1325(b)(1).

Wherefore, the Chapter 13 Trustee prays this Honorable Court deny confirmation of the debtor's Chapter 13 Plan.

Dated: April 01, 2020

OFFICE OF THE CHAPTER 13 TRUSTEE -DETROIT
KRISPEN S. CARROLL, CHAPTER 13 TRUSTEE

/s/ MARIA GOTSIS

Krispen S. Carroll (P49817)

Maria Gotsis (P67107)

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CERTIFICATE OF MAILING

I hereby certify that on the date indicated below, I electronically filed TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

BANKRUPTCY ASSISTANCE CENTER
38701 SEVEN MILE RD STE 445
LIVONIA, MI 48152

April 01, 2020

/s/ Barb Ecclestone

BARB ECCLESTONE

For the Office of the Chapter 13 Trustee-Detroit

719 Griswold Street, Ste 1100

Detroit, MI 48226

(313) 962-5035

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